



FHA EZ

Product Highlights

- FICO as Low as **620**
- Purchase - Up to **96.5% LTV**
- Refi - Up to **97.75% LTV**
- **Lite Doc**
 - **No Paystubs** Needed
 - **No 1040** Needed
 - **No W-2** Needed
 - **No 4506C** Needed
 - **No Tax Returns** Needed
- **Improved Pricing**
- **Reduced UW Fee**
- Income verified through The Work Number auto-pull
- Up to **55% DTI** Allowed
- **High Balance Available**
- **AUS Approval Required**
- 2-1 Buydown Option Available
- **30/15 Yr Terms** Available
- Double Wide **Manufactured Homes** Allowed
- PUDs and Approved Condos Eligible